

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Dustin L. Grow  
 Ellen E. Grow  
 Debtors

Case No. 15-13076-pmm  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db/jdb smg Dustin L. Grow, Ellen E. Grow, 9105 Ash Ln, Breinigsville, PA 18031-1221  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13625420 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13547390 Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186  
 13520777 +Jonestown Bank and Trust Company, c/o Paul C. Bametzreider, Esquire, 1601 Cornwall Road,  
 Lebanon PA 17042-7406  
 13612509 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2020 03:55:20  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 05 2020 03:55:46 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13530677 EDI: GMACFS.COM Sep 05 2020 07:38:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004  
 13597470 EDI: BL-BECKET.COM Sep 05 2020 07:38:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13602682 EDI: CRFRSTNA.COM Sep 05 2020 07:38:00 Credit First NA, PO Box 818011,  
 Cleveland, OH 44181-8011  
 13619043 EDI: PRA.COM Sep 05 2020 07:38:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13553708 E-mail/Text: bankruptcynotices@psecu.com Sep 05 2020 04:01:39 PSECU, PO Box 67013,  
 Harrisburg PA 17106-7013

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14096106\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trustee13.com  
 PAUL C. BAMETZREIDER on behalf of Creditor Jonestown Bank & Trust Company  
 paulb@reillywolfson.com, edonohue@reillywolfson.com  
 REBECCA ANN SOLARZ on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com  
 ROBERT J. DAVIDOW on behalf of Creditor Freedom Mortgage Corporation  
 robert.davidow@phelanhallinan.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

STEPHEN J. PALOPOLI, III on behalf of Debtor Dustin L. Grow s.palopoli@verizon.net,  
betsylavelle@yahoo.com  
STEPHEN J. PALOPOLI, III on behalf of Joint Debtor Ellen E. Grow s.palopoli@verizon.net,  
betsylavelle@yahoo.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:			
Debtor 1	<b>Dustin L. Grow</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Ellen E. Grow</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-13076-pmm</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dustin L. Grow  
aka Dustin Lee Grow

Ellen E. Grow  
aka Ellen Elizabeth Grow

9/3/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**